

United States Bankruptcy Court
District of MarylandIn re:
Andrea Christina Ashton
DebtorCase No. 15-22462-WIL
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0416-0

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 57

Date Rcvd: Dec 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2015.

db
 29382275 #+Andrea Christina Ashton, 1801 Dania Drive, Fort Washington, MD 20744-3738
 29382281 +Aflac, 1932 Wynnton Road, Columbus, GA 31999-0002
 29382283 +CBCS, P.O. Box 2589, Columbus, OH 43216-2589
 29382284 +Central Collection Unit, 300 West Preston Street, 5th Floor, Baltimore, MD 21201-2308
 29382285 +Childrens National Medical Associates, 111 Michigan Avenue, N.W., Washington, DC 20010-2916
 29382335 +Cignet Specialist Care Inc., P.O. Box 188045, Chattanooga, TN 37422-8045
 29382287 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305
 29382288 +Department of Motor Vehicle, Commonwealth of Virginia, Department of Motor Vehicles, 2300 West Broad Street, Richmond, VA 23269-0001
 29382289 +Department of Motor Vehicles, P. O. Box 37134, Adjudication Services, Washington, DC 20013
 29382290 +Disney Movie Club, P.O. Box 758, Neenah, WI 54957-0758
 29382291 +District of Columbia, Office of The Attorney General, 441 Fourth Street, N.W., Suite 600S, Washington, DC 20001-2714
 29382292 +Ellen E. Chang, Esquire, 300 West Preston Street, Room 407, Baltimore, MD 21201-2309
 29382293 +Fair Collection & Outsourcing, 12304 Baltimore Avenue, Suiet E, Beltsville, MD 20705-1314
 29382294 +Fort Washington Hospital, P. O. Box 64808, Fort Washington, MD 20744
 29382295 +Fort Washington Medical Center, P.O. Box 64808, Baltimore, MD 21264-4808
 29382298 +Greater Washington ER Phys, 8 Oak Park Drive, Bedford, MA 01730-1414
 29382300 +Law Enforcement Systems, P.O. Box 3182, Milwaukee, WI 53201-3182
 29382301 +MB/ROI, P. O. Box 549, Lutherville Timonium, MD 21094-0549
 29382302 +Medical Emergency Professionals, P. O. Box 120153, Grand Rapids, MI 49528-0103
 29382303 +Medstar Southern Maryland Hospital Cente, P. O. Box 735, Clinton, MD 20735-0735
 29382305 +Medstar Southern Maryland Physicians, LL, 7503 Surratts Road, Clinton, MD 20735-3358
 29382306 +MuniServices, LLC, 190 N. Evergreen Avenue, Suite 205, Woodbury, NJ 08096-1862
 29382307 +Nationwide Credit Corporation, P.O. Box 1022, Wixom, MI 48393-1022
 29382308 +Nicholas A. Bush, Esquire, 441 Fourth Street, N.W., Suite 600S, Washington, DC 20001-2714
 29382309 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
 29382310 +Noth Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515
 29382312 +Penn Credit, 916 S 14th Street, P. O. Box 988, Harrisburg, PA 17108-0988
 29382313 +Prince George's County, Treasurer Division, Room 1090, Upper Marlboro, MD 20772
 29382314 +Prince Georges County, Emergency Medial Transport, 3131 Newmark Drive, Suite 100, Miamisburg, OH 45342-5400
 29382315 +Profess Acct, 633 W. Wisconsin Avenue, Milwaukee, WI 53203-1918
 29382316 +Professional Bureau Coll of MD, PO Box 4157, Englewood, CO 80155-4157
 29382318 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2225
 29382319 +Suburban Credit Corporation, 6142 Franconia Road, P. O. Box 30640, Alexandria, VA 22310-8640
 29382321 +Thiebolt, Ryan, P.A., 810 Glen Eagles Court, Suite 312, Towson, MD 21286-2237
 29382322 +Town of Capital Heights, Automated Speed Enforcement, P. O. Box 5046, Hagerstown, MD 21741-5046
 29382323 +Transit Employees FCU, 2000 Bladensburg, NE Road, Washington, DC 20018-3603
 29382324 +United Consumer, Inc., P. O. Box, Woodbridge, VA 22194
 29382325 +United Consumers, 14205 Telegraph Road, 2nd Floor, Woodbridge, VA 22192-4615
 29382326 +Us Department of Education, Attn: Borrowers Service Department, P. O. Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 29382274 +EDI: QJMNESSE.COM Dec 17 2015 11:28:00 Janet M. Nesse, McNamee, Hosea, et.al., 6411 Ivy Lane, Suite 200, Greenbelt, MD 20770-1405
 29382275 E-mail/Text: d.repuyan@abwcu.org Dec 17 2015 11:36:12 AB&W Credit Union, 6201 Richmond Hwy, Alexandria, VA 22303-2437
 29382277 +E-mail/Text: bankruptcy@cffinance.com Dec 17 2015 11:35:30 C & F Finance Company, 4600 S. Laburnum Avenue, Richmond, VA 23231-2424
 29382278 +E-mail/Text: bankruptcy@cffinance.com Dec 17 2015 11:35:30 C & F Finance Company, 1313 E Main Street, Suite 400, Richmond, VA 23219-3756
 29382282 +E-mail/Text: bankruptcynotices@cbecompanies.com Dec 17 2015 11:36:31 CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 29382279 +EDI: CAPITALONE.COM Dec 17 2015 11:28:00 Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
 29382280 +E-mail/Text: bankruptcy@cavps.com Dec 17 2015 11:36:28 Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
 29382286 +EDI: CONVERGENT.COM Dec 17 2015 11:33:00 Convergent Outsourcing, Inc., 800 SW 39th Street, Renton, WA 98057-4975
 29382296 +E-mail/Text: bkynotice@harvardcollect.com Dec 17 2015 11:37:08 Harvard Collection Services, Inc., 4839 N. Elston Avenue, Chicago, IL 60630-2589
 29382297 +EDI: IRS.COM Dec 17 2015 11:28:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 29382299 +EDI: LTDFINANCIAL.COM Dec 17 2015 11:28:00 LTD Financial, L.P., 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
 29382304 +EDI: MID8.COM Dec 17 2015 11:28:00 Midland Credit, 8875 Aero Drive, Suite 2, San Diego, CA 92123-2255

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

29382311 E-mail/Text: Bankruptcy_General@pepco.com Dec 17 2015 11:36:11 Pepco,
701 Ninth Street, NW, Washington, DC 20068
29382315 +EDI: RMSC.COM Dec 17 2015 11:28:00 QVC, P. O. Box 965018, Orlando, FL 32896-5018
29382316 +Fax: 301-858-1852 Dec 17 2015 11:42:46 R.A. Rogers Inc., P. O. Box 3302,
Crofton, MD 21114-0302
29382317 +E-mail/Text: Supportservices@receivablesperformance.com Dec 17 2015 11:37:02
Receivables Performance Management, 20816 44th Avenue, Lynnwood, WA 98036-7744
29382320 +EDI: AISTMBL.COM Dec 17 2015 11:28:00 Tmobile, P. O. Box 629025,
El Dorado Hills, CA 95762-9025
29382326 +EDI: VERIZONEAST.COM Dec 17 2015 11:28:00 Verizon, 500 Technology Drive, Suite 550,
Saint Charles, MO 63304-2225

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

29382276 ##+Balanced Healthcare Receivables, LLC, 141 Burke Street, Nashua, NH 03060-4757
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2015 at the address(es) listed below:

Donald L. Bell donbellaw@gmail.com, donbellaw2@gmail.com
Janet M. Nesse jnesse@mhlawyers.com, sgoldberg@mhlawyers.com, ssmentkowski@mhlawyers.com,
DCON@ecfcbis.com, jmnese@ecf.epiqsystems.com, jfasano@mhlawyers.com

TOTAL: 2

Entered: December 16, 2015
Signed: December 16, 2015

SO ORDERED



Information to identify the case:

Debtor 1 **Andrea Christina Ashton**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0820**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Maryland**

Case number: **15-22462 WIL Chapter: 7**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:
Andrea Christina Ashton

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.